**Amendments to the Claims**

1. -37. (canceled)

38. (previously presented) A method for providing insurance against data loss, comprising:

establishing a remote data volume including all data of a local data volume at a point in time;

updating the remote data volume over a communications link with data changes to the local data volume;

determining an exposure period, the exposure period based on a time period between a time a data change occurs on the local data volume and a time the data change occurs on the remote data volume; and

calculating an insurance premium using the exposure period.

39. (currently amended) The method of claim 38, further comprising:

monitoring a data change rate between the local data volume and the remote data volume, the data change rate indicating a rate at which data changes are transmitted to the remote data volume; and

~~dynamically~~ adjusting the insurance premium in response to the data change rate as the data change rate changes during a coverage period of the insurance.

40. (previously presented) The method of claim 39, wherein adjusting the insurance premium further comprises limiting coverage for loss of data changes from the local data volume if the data change rate increases above a predefined threshold.

41. (currently amended) The method of claim 38, further comprising:

establishing at least one additional remote data volume, each additional remote data volume including all data of the local data volume at an associated point in time; and

~~dynamically~~ adjusting the insurance premium in response to a number of the additional remote data volumes as the number of additional remote data volumes changes.

42. (previously presented) The method of claim 38, further comprising:

inspecting at least one of the local data volume, the remote data volume, and the communications link;

wherein calculating the insurance premium further comprises calculating the insurance premium in response to the inspection.

43. (currently amended) The method of claim 38, further comprising:

monitoring an availability of the remote data volume during a coverage period of the insurance; and

~~dynamically~~ adjusting the insurance premium in response to the availability of the remote data volume as the availability of the remote data volume changes.

44. (currently amended) The method of claim 38, wherein:

establishing the remote data volume further comprises establishing a plurality of remote data volumes at geographically distinct locations, each of the remote data volumes including all data of the local data volume at an associated point in time; and

updating the remote data volume further comprises updating each remote data volume over an associated communications link with data changes to the local data volume; and

further comprising:

monitoring an availability of each remote data volume during a coverage period of the insurance;

determining a geographic dispersion of the available remote data volumes; and

~~dynamically~~ adjusting the insurance premium in response to the geographic dispersion of the available remote data volumes during the coverage period of the insurance as the geographic dispersion of the available remote data volumes changes.

45. (previously presented) The method of claim 38, further comprising:

calculating a loss estimate, the loss estimate indicating a potential loss during the exposure period; and

calculating a probability of loss, the probability of loss indicating the likelihood that data changes occurring during the exposure period may be lost;

wherein calculating the insurance premium further comprises calculating the insurance premium using the exposure period, the loss estimate, and the probability of loss.

46. (previously presented) The method of claim 38, further comprising:

determining an expected data recovery time, the expected data recovery time indicating an expected time between a restoration of data on the local data volume from the remote data volume;

wherein calculating the insurance premium further comprises calculating the insurance premium using the expected data recovery time.

47. (cancelled)